



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
<b>Annual Deductible per Contract Year</b>	\$6,000 Person/\$12,000 Family - Embedded	None
<b>Co-insurance</b>	30% Person/30% Family	None
<b>Annual Out-of-Pocket Maximum</b>	\$7,100 Person/\$14,200 Family - Embedded	None
<b>Primary Care Physician Office Visits</b>	\$30 copay*	None
<b>Specialist Office Visits</b>	\$50 copay*	None
<b>Preventive &amp; Well Care Services</b>		
Well Child Care & Immunizations Adult Annual Physical (One per Contract Year) Mammography Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy /Sigmoidoscopy Screening Bone Density Tests	Covered in Full. For a full list of covered preventive care services, visit <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	None
<b>Physician Office Visits</b>		
<b>Diagnostic Laboratory Services</b>	PCP: \$30 copay*/Spec: \$50 copay*	None
<b>Diagnostic X-ray</b>	PCP: \$30 copay*/Spec: \$50 copay*	None
<b>Advanced Imaging Services (CT/PET scans, MRIs)</b>	Spec: \$150 copay*/Free-Stnd: \$150 copay*	None
<b>Rehabilitative Services (PT/OT/ST)</b>	\$50 copay*	54 visits per condition, per Plan Year combined therapies
<b>Allergy Services</b>	\$50 copay*	Cost share dependent on location of services
<b>Chemotherapy Visit</b>	\$50 copay*	None
<b>Inpatient Services - Hospital</b>		
<b>Medical/Surgical Admissions</b>	30% coinsurance*	Per continuous confinement
<b>Surgical Services</b>	30% coinsurance*	None
<b>Inpatient Physical Rehabilitation</b>	30% coinsurance*	60 days per Plan Year Combined Therapies
<b>Outpatient Hospital Services</b>		
<b>Hospital Rehab Services (PT/OT/ST)</b>	\$50 copay*	54 visits per condition/year combined therapies
<b>Diagnostic Laboratory Services **</b>	\$50 copay*	None
<b>Diagnostic X-ray **</b>	\$50 copay*	None
<b>Advanced Imaging Services (CT/PET, scans, MRIs) **</b>	\$150 copay*	None
<b>Ambulatory/Outpatient Surgery **</b>	\$100 copay*	None
<b>Emergency Care</b>		
<b>Emergency Room (ER) Visit</b>	\$500 copay*	None
<b>Urgent Care Centers</b>	\$50 copay*	None
<b>Ambulance (Emergency Medical Transportation)</b>	\$500 copay*	None
<b>Maternity Services</b>		
<b>Maternity – Prenatal Care</b>	Covered in Full	None
<b>Maternity – Physician Delivery</b>	30% coinsurance*	None
<b>Maternity – Inpatient Hospital Services</b>	30% coinsurance*	None



	Coverage Information	Limits and Exclusions
<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	30% coinsurance*	Including residential treatment
<b>Mental Health Outpatient</b>	\$30 copay*	None
<b>Substance Use Disorder Inpatient Hospital</b>	30% coinsurance*	Including residential treatment
<b>Substance Use Disorder Outpatient</b>	\$30 copay*	Unlimited; Up to 20 visits per calendar year may be used for family counseling
<b>Residential Treatment</b>	30% coinsurance*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	20% coinsurance*	None
<b>Skilled Nursing Facility</b>	30% coinsurance*	200 days per plan year
<b>Home Health Care</b>	\$50 copay*	60 visits per year
<b>Hospice</b>	Inpt: 30% coinsurance* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling
<b>Durable Medical Equipment</b>	50% coinsurance*	Standard equipment covered
<b>Diabetic Supplies &amp; Equipment</b>	\$30 copay*	Diabetic Insulin Covered in full In Network
<b>Chiropractic Benefit</b>	\$50 copay*	None
<b>Acupuncture</b>	50% coinsurance*	12 visits per plan year
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
<b>Tier 2</b>	Pharm: \$45 copay*/Mail: \$112.50 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
<b>Tier 3</b>	Pharm: \$90 copay*/Mail: \$225 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
<b>Prescription Drug Deductible</b>	Subject to annual deductible	None
<b>Vision Care</b>		
<b>Adult Vision Care</b>	Not covered	None
<b>Pediatric Vision Care</b>	\$50 copay*	One exam per 12-month period
<b>Other Plan Features</b>		
<b>Gia® Virtual Care</b>	0% coinsurance*	None
<b>Wellness Benefits</b>	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement
<b>Plan Highlights</b>	Visit <a href="http://mvphealthcare.com">mvphealthcare.com</a> for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	
<b>**Preferred Provider Facilities</b>	Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	

Gia virtual care services are available at no member cost-share for medical plans, including qualified high-deductible health plans (QHDHPs), upon enrollment and plan renewal in 2023. Members enrolled in a 2022 QHDHP must meet the plan's annual deductible before Gia services are available at no member cost share.

This plan overview is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage (COC), Schedule, and any applicable Rider(s), your COC, Schedule, and Rider(s) will be controlling. For plan details, please call 1-800-TALK-MVP (825-5687), or visit [mvphealthcare.com](http://mvphealthcare.com).

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